

Wagestream Summary

Wagestream works with leading employers across the globe to deliver inclusive and accessible Financial Wellbeing solutions. This includes over 100,000 NHS workers and retailers such as Halfords, The White Company and Toolstation. Wagestream is proven to **reduce turnover** up to **16%**, help employers **recruit 27% faster**, **increase productivity** through more hours worked by up to **26%**, and **improve wellbeing** by up to 96%. Wagestream users report **86% reduction in financial stress** and **72% improved finances**

Why is Financial Wellbeing important

- Financial wellbeing can affect physical, mental and social health which can result in poorer job performance, reduced ability to concentrate, lower productivity and absenteeism.
- Our research shows that: **over 50% of UK workers run out of money before payday**; 88% of adults don't feel confident in their own financial literacy; 50% of households don't have enough to cover an unexpected bill of £300; One in two adults with debt has a mental health problem.

Who is Wagestream

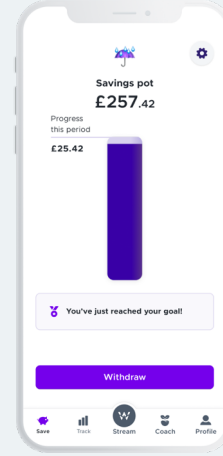
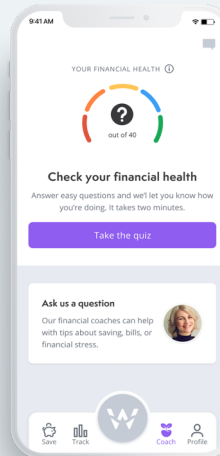
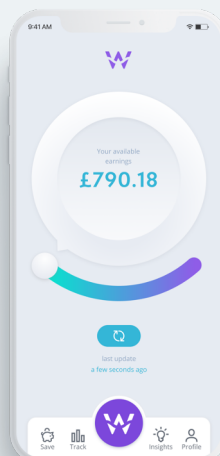
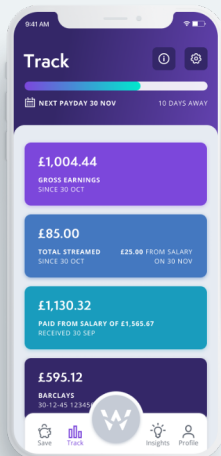
- Wagestream is a charity-backed Financial Wellbeing provider, that equips leading employers with access to a unique set of tools that build long-term financial resilience for their workforce.
- Your colleagues will be able to;

1 Track earnings & spending

2 Stream up to 20% of their earnings on demand for substantive and bank, and 40% of substantive enhancements

3 Coach with our financial education hub including a financial health checker, learning modules, tools and dynamic content

4 Save directly from their salary, with prize-linked savings pots to incentivise savings



How to sign up

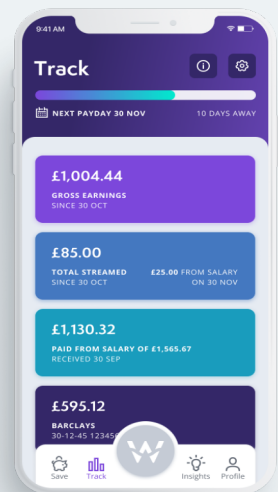
Enrolment is now open! Here's how to sign up:

1. Download [the Wagestream app](#) on your device.
2. Enter your details to get started – you will need your primary assignment number and you can find it on your payslip. (This information is used to validate your employment on ESR)
3. Keep an eye in your inbox for confirmation that your enrolment is complete!

NB: When you enrol in Wagestream, your bank details in ESR will be updated. This is how Wagestream works, and processes the funds if you stream so there is nothing to worry about. Once this happens you will receive a notification from ESR to let you know that your bank details have been update.

What you need to know

- Wagestream gives you access to your own money so there's no interest and it's not a loan. Wagestream charges a flat fee of £1.75 whatever the amount you stream and it's the only way they'll ever charge you.
- Upon enrolling in Wagestream your bank details in your Employee Self Service record will be updated to a newly created and unique Wagestream payment account for each assignment currently held. This is done to facilitate transfers and salary payments to your personal bank account that's on file within ESR, and is a completely normal part of the Wagestream enrollment process.
- This does not affect or alter your personal bank details, nor will any of your wages be held within this account. Once this update happens you'll receive an automated notification via ESR to let you know your bank details have been updated. Please do not attempt to revert your details, as this will impact your use of Wagestream.



Video Library

Wagestream for NHS – [Why should you use Wagestream?](#)

[Introducing Wagestream](#)

[Track your wages in real-time](#) with Wagestream

[Access a percentage of your pay](#) with Wagestream

[Save straight from your pay](#) with Wagestream

For managers: 3 tips on how to introduce Wagestream to your team

What is Wagestream?

Wagestream is a free financial wellbeing app that helps you make the most out of your money. LUHFT has partnered with Wagestream to give you more power over your pay. You can show your team this [short video on Wagestream for NHS workers](#).

What can you do with Wagestream?

Wagestream lets you access 20% of your bank and substantive pay, and 40% of your substantive enhancements as you earn it for a flat fee of £1.75 per transfer, in order to help you cover unexpected costs; **this is the only cost**. Wagestream also lets you track your earnings in real-time as you earn them, taking the guesswork out of payday. You can also build up a financial buffer for the future with Wagestream by saving directly from your pay into savings pots. The savings pots are prize linked, and each month 10 lucky winners from LUHFT will have their monthly savings contribution doubled (up to £50).

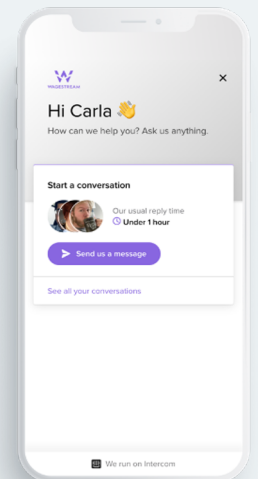
How do you get Wagestream?

Download the free Wagestream app from the Apple App Store or Google Play Store and register using your email address, Trust name and primary assignment number.

How does a team member get support?

Wagestream provides 24/7 support during implementation and post-launch to all employees and managers. Our support team is accessible to all through the Wagestream app. Additional support is also available through our online [Help Centre](#).

We respond to 95% of all enquiries within 30 minutes over a 24-hour period.



Say hello to Wagestream

YOUR NEW EMPLOYEE BENEFIT

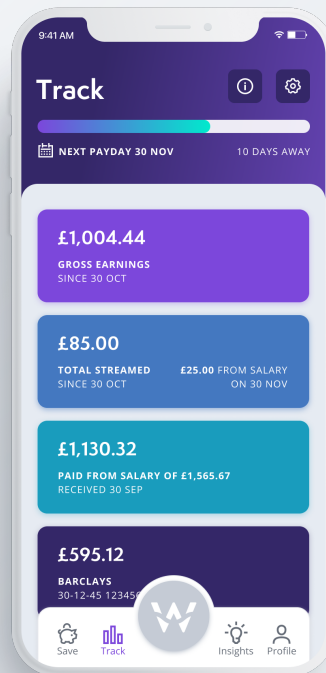


SCAN ME



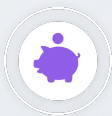
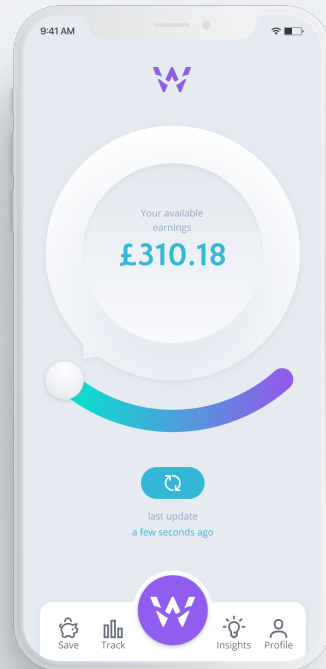
Track wages

Keep track of your earnings, in real-time as you work.



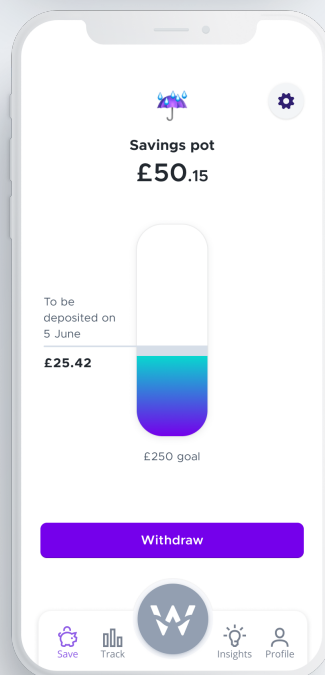
Stream wages

Giving you access to the wages you've already earned, for a flat fee of £1.75, whatever the amount.



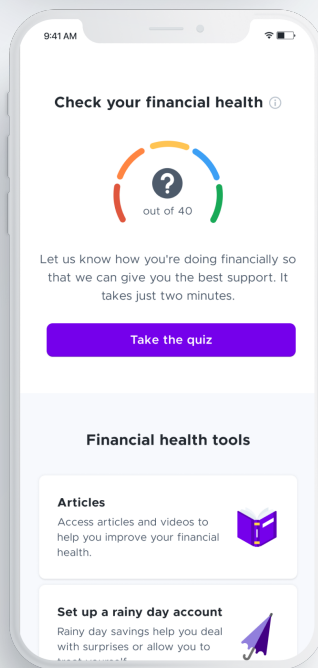
Save wages

Turn pennies into pounds with automatic, easy to set up savings straight from your pay each month.



Coach

Coach gives you access to a financial health score checker and a range of tools for improving your personal finances.



Download Wagestream via the App Store or Google play

